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Office—Adjoining the Bridge.

REFORM OF THE INDIAN SYSTEM.

SPEECH OF HON. I. DONNELLY.

OF MINNESOTA.

In the House of Representatives.

February 7, 1884.

The House being in Committee of the Whole on the state of the Union.

Mr. Donnelly began by eloquently

adverting to the unequal struggle between the

white and the aboriginal races, the rapid re-

cession of the Indian tribes before the ad-

vance of civilized civilization, demand-

ing that, "while we are inviting to our

shores the oppressed races of mankind, let

us at least deal justly by those whose

rights here antedate our own by coun-

less centuries."

He proceeded:

How shall the Indian—a nomad, a hun-

ter, a barbarian—compete on the same

soil and under the same circumstances in

the great struggle for life with the civil-

ized white man?

Civilization means energy, industry,

assiduity, skill and perseverance. Bar-

barism means indolence, torpidity, igno-

rance and irresolution. How can the in-

ferior be brought together and the inferior

not fall once a sacrifice to the rapacity of

the superior? This is the problem be-

fore us.

The Government must interpose its

merciful protection between weakness

and power. It is doing so in the case of

the black man; let it deal as fairly by the

red man. Without action by this Gov-

ernment, a thousand years would have

left the slave of the South still a slave.

Under wise and just laws, he will

at once the power of the nation; increase

its resources and add to its power. We

great names and honored services. We

cannot afford to be unjust to any portion

of mankind.

What has been the treatment of the In-

dians by our Government?

No sadder or more gloomy page pre-

sents itself in our annals. Error, neg-

lect and crime are written all over it.

Instead of regarding the Indians as

savages—helpless as brutes and impro-

vident as children—to be cared for and

protected as the courts of law protect id-

iota and minors; our great nation has

descended from the emence of its Chris-

tianity and civilization, and has taken

up a struggle to drive the best possible

bargain with the savage for his lands.

The sight has been a sad one. On the

one side one of the great Powers of the

globe, of unequalled wisdom, sagacity

and power, represented by shrewd and

able agents; and on the other a parcel

of poor, untutored savages, scarce com-

prehending the transaction in which they

are engaged, unable to read or sign the

"treaty" they make, and which they

negotiate upon the bounty of the

very Government which professes to meet

them on terms of equality. It is needy

barbarism, pinched by a hungry want,

competing with an affluent and all-power-

ful Government. What savage virtue

can stand up against such a power?

Even should the tribe have judgment enough to resist

the terms proposed to them, are not the

chiefs purchasable? And that which

blankets the beads, guns and horses can-

not effect, shall sign and seal accom-

plish, are they not the same outlaws, and

who shall write their history?

Here are the numbers of some of the

tribes with whom the Government has

made such treaties: The Potawatomi of

Huron number forty-five members; the

Museses of Kansas, thirty-four mem-

bers; the Stockbridge of Kansas, thirty-

three members.

stead between the Government and the

Indian, and the one while they

robbed the other.

Mr. Chairman, I feel that it is my duty

to speak of these things. The evil result-

ing from this pernicious system has de-

scended upon my State in fire and blood.

An innocent and unoffending population

of white settlers have paid the penalty for

years of misgovernment with their lives;

and although the scenes of devastation and

ruin and horror have passed away from

my State, I trust forever, the system still

lives, and is already preparing new stores

of suffering and calamity for its owner

and his race. I have looked upon the

humble household of the frontiersman in

ashes, and behold the corpse of its owner

lying gashed and bloody beside it. I can-

not but trace home the terrible responsi-

bility for all this evil to this Capitol, and

to that system which, taking charge of

the savage, retained them in barbarism,

and at last turned them loose like wild

beasts, to glut their brutal passions

on a track of land where one savage find

precious subsistence, the one hundred

have a right to go there and take posses-

sion of it, and to the earth as a means of

life is paramount to all else. But in

seizing the Indian's territory, the new

comers must not confine him to star-

vation; they must share the land with him,

and teach him those arts by which a small

portion of it will sustain him as fully as

the whole did formerly.

In the next place, whatever land is

given the Indian should be given him by

revocable patent; so that he can never

be disturbed in his possession by the

pressure of an advancing population. It

should also be guarded in such a way

that he can never, for many years, sell or

incumber it. The Government must

treat him in this respect as its helpless and

dependent ward.

In the next place, it would be well that

each reservation should be located near

to or surrounding a military post, so as

to secure at all times a white population

therein, which drives out the wild game,

and at the same time give him no in-

struction to enable him to compete with

the white man, and to become, perforce,

a vagabond, a thief, and, it may be, an

assassin.

The civilization of the Indian begins

with the first step of the first necessity

to the comfort and safety of his white

neighbor. Injustice to him is injury to

himself. "When we sell our lands we

dig our graves."

The savage had summed up the ques-

tion in a sentence. The Indian is a hun-

ter, and requires large areas of land in

which to find his support. Deprived of

these lands, filled with a white popu-

lation, which drives out the wild game,

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This word, "let it be the sharpest, and

cut through."

But what is the course of the Govern-

ment? It concentrates upon a small strip

of land the population for whose

support the whole of the Indian territory

was before necessary. It surrounds this

fragment, this island of barbarism, with

a dense civilization, and the Indian, who

was once a hunter, is now a beggar, and

starves or roams the land.

small salaries for honesty and righteous-

ness sake, we must expect this evil to

continue. The evil is in the system, not

in the men who represent it. The right

approach can be addressed to our Govern-

ment, which was made to Tiberius: "It

is you that are to blame for these things;

that have conspired your efforts not to

shepherd, but to wolves;" the deeper

reproach can also be uttered against us,

that we have for years permitted a sys-

tem which by its own force has created

those wolves even out of the most trust-

worthy of our shepherds.

The course of the remarks will indi-

cate what, in my humble judgment, should

be the course adopted by the Govern-

ment toward the Indians.

In the first place, the whole system of

treaties should be abrogated. We have

filled one thousand pages of our statutes

with the rights of the Indians. It is no

such a simple matter as to take the land

of the Indians. If one hundred hun-

dred men be sent to support themselves on

a tract of land where one savage find

precious subsistence, the one hundred

have a right to go there and take posses-

sion of it, and to the earth as a means of

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ment. We will find, as we already have

found, amid suffering and desolation,

"That we but teach

Bloody instructions, which being taught re-

turn to plague the inventors."

But there is beyond all this other con-

sideration which elevates this question

even to a higher dignity.

The Northern races of Europe ex-

ploited the Indian as we colonized the

country; but in the regions of the con-

tinent settled by the Latin races this has

not been the case. In Mexico, Central

America, in South America, the abori-

ginal population continued in the oc-

cupancy of the land, and from the time

of their conquest they have been steadily

absorbing by intermarriage the European

blood among them, so that at this day

those nations possess less white

blood than they did a century since. As

the native people wake from the torpidity

of subjugation and begin to feel the power

of superior numbers, it is seen that the

political ascendancy. The Creole

population does not increase in numbers;

the Indian population, on the contrary, is

increasing rapidly. In Peru, for

example, the population is 240,000, while

the Indian population is 1,000,000. More

than three times the entire population of

every other kind. From a condition of

slavery they have been freed. Formerly

excluded from the schools, even when

they were admitted, they were ex-

cluded from the universities. In the South,

the institutions of learning are now

open to them, and they are enter-

ing in large numbers the colleges of the

country.

While we find Mexico closing, in the

person of Juarez, an Indian to the pre-

sidency, we are at the same time in-

formed that secret movements are on foot

to establish a republic of the Indians in

Peru, Bolivia, Ecuador, and

Chile.

Let us not be blind to these great

movements; they are only solutions of

the vexed questions of race which now

agitate the world. Who shall say that

the Indian shall not, through the instru-

ment of our institutions and under the

protection of our great Government,

establish once more upon this con-

tinent a



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5000 cases Claret and Sauterne Wine.

5000 M choice Brand Cigars.

5000 cases Cerve Oysters.

5000 cases & 1/2 Sardines.

5000 packages Potatoes.

5000 bbls. Zante Currants.

5000 bbls. Refined Sugar.

5000 boxes Molasses and Syrup.

5000 bags Pepper and Spice.

5000 boxes Government do. assorted.

5000 M G. D. Cigs.







## MISSING ISSUE

Date: Feb 23, 1865







## The Saint Paul Press

PUBLISHED DAILY, THE WEEKLY AND WEEKLY.

Office—Adjoining the Bridge.

## The Insurance Question.

Editors of the St. Paul Press:

The bill which has passed the House on the subject of Insurance Companies has suggested the following remarks on the subject:

Insurance companies are of two kinds: joint stock and mutual. The theory of a joint stock insurance company is as follows: A number of persons, for the purpose of gain, associate together and organize a company with an agreed capital divided into shares, each member taking the number of shares agreed on among themselves. They then become incorporated; the stock is paid up, officers chosen by the stockholders, rates of insurance are established high enough to enable the company to pay expenses (usually about half their cash receipts) average losses and large profits to the stockholders. Parties becoming insured by the company have no interest in the profits or loss, but look to the paid stock for their indemnity for losses.

Experience has proved that such companies have realized very large gains.

MUTUAL INSURANCE COMPANIES.

The theory of these companies is very different. They are not organized for gain at all, but for mutual protection. The insured are the only stockholders; they are the mere paid agents of the stockholders.

From the necessity of the case, such companies, in the beginning, must be organized and incorporated, and the incorporators must choose officers, before these can be stockholders, but all subsequent elections are by the stockholders. The officers so chosen are on the rate of cash premiums which lower than those of joint stock companies, because no profits are contemplated.

The cash premiums are designed to be sufficient, and only sufficient, to pay expenses and ordinary average losses, and are less than half the rates of stock companies. But because extraordinary losses may occur, which the cash premium will not at once meet, a premium note is executed to the company by each stockholder when he becomes such, some three times the amount of the cash premium. These premium notes can be redeemed to such occasions, by a call for payment of installments thereon, sufficient for the exigency. The policy holders mutually insure each other, and by the principles of their organization, there is, and can be, no other insurance, and to make such insurance effectual, each, in the beginning contributes to the common fund, and each premium note, as above explained.

## SUFFICIENCY OF SUCH FUNDS.

Mutual insurance companies insure, generally, only isolated or nearly isolated property, mostly in the country, and all experience proves that this is the best kind of risks. Their premium notes will, I think, average more than three per cent. of the amount insured which is much more than is ever lost on this class of property; probably at least four times the average loss. It is not, therefore, and remembered, that so far as the premium notes are concerned, the security always bears the same ratio to the amount of risk, whether the company be large or small, and this is a great advantage over joint companies, as is obvious; and I think, on careful inquiry, it will be found that, if a call, as provided for, is made, the company will, in fact, bear a greater ratio to their whole risks than the stock of joint companies to their risks. It is true, an extraordinary loss might occur, in the infancy of such a company, that would exhaust the fund and not meet the loss; but as the fund provided for many times the average loss, the equilibrium would soon be restored, and leading members of the company knowing this, and that a prompt payment of the loss would strengthen and strengthen the company, would voluntarily step forward and make the necessary advance, and would soon be fully reimbursed; but if this be not done and the company close up immediately, there is a perfect mutuality, all the members share the loss equally, and the full extent of the fund is lost, and that was all that was undertaken. But it is said that Mutual Insurance Companies are swindling institutions. This sweeping charge is not true, but it is conceded that a great number of fraudulent institutions calling themselves Mutual Insurance Companies, have, from time to time, appeared in the country, shamefully violating the public trust, and then, after paying other expenses, divide the remainder among officers under pretence of paying salaries, and then break up, and losses remain unpaid.

## THE REMEDY.

The kind and mode of fraud to be guarded against, have been stated. The law at present, allows insurance companies, joint stock and mutual, to be incorporated under a general law, and allows them to exempt the private property of members from liability for corporate debts except in cases of fraud, malfeasance, &c., and for fraud or departure from the principles of their organization, subjects both to forfeiture of their franchises, and subjects officers and agents to actions for damages in favor of those who may have suffered from their fraudulent conduct. The law also authorizes the State Treasurer, on certain terms to license foreign companies, both joint stock and mutual, to do business in this country, without giving bonds or depositing securities therein; and the law does not require any company to give bonds to the State, and deposit securities with any State officer for the protection of parties who insure. The object of

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Southern News from Rebel Papers.

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